



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Richard Marc LIBMAN

Appl. No. 09/592,086

Filed: June 12, 2000

For: **Apparatus for Preparing Client
Communications Involving Financial
Products and Services**

Confirmation No.: 6844

Art Unit: 3622

Examiner: Alvarez, R.

Atty. Docket: 2176.0010002

Amendment and Reply Under 37 C.F.R. § 1.111

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RECEIVED
APR 12 2004
GROUP 3600

Sir:

In reply to the Office Action dated **November 13, 2003** (PTO Prosecution File Wrapper Paper No. 27), Applicant submits the following Amendment and Remarks. This Amendment is provided in the following format:

- (A) Each section begins on a separate sheet;
- (B) Starting on a separate sheet, amendments to the specification by presenting replacement paragraphs marked up to show changes made;
- (C) Starting on a separate sheet, a complete listing of all of the claims:
 - in ascending order;
 - with status identifiers; and
 - with markings in the currently amended claims;
- (D) Starting on a separate sheet, the Remarks.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.